

**REMARKS**

The Office Action has been received and carefully considered. Claims 1-20 are pending. Claims 1-20 are rejected. Claims 1 and 10 are amended to provide further clarity. No new matter is added. Reconsideration of the outstanding rejections in the present application are requested based on the following remarks.<sup>1</sup>

**Rejection of Claims 1-11 under 35 U.S.C. § 101**

Claims 1-11 stand rejected under 35 U.S.C. § 101 because the claimed invention is directed to non-statutory subject matter. Specifically, the Office Action recites that “Human beings, in this case, ‘a data entry operator’ (claim 1, line 3, and claim 10, line 3), are considered to be non-statutory subject matter, and therefore precluded from patentability. See MPEP § 706.03(a) and § 2105.” *Office Action*, p. 2. Claims 1 and 10 are amended in this Response and no longer recite “a data entry operator.” Hence, this rejection is rendered moot. Withdrawal of the rejection of claims 1-11 under 35 U.S.C. § 101 is respectfully requested.

**Rejection of Claims 1, 3-12, & 14-20 under 35 U.S.C. § 102(b)**

Claims 1, 3-12, and 14-20 stand rejected under 35 U.S.C. § 102(b) as being anticipated by U.S. Patent 5,235,654 to Anderson *et al.* (“Anderson”). This rejection is traversed. Under 35 U.S.C. § 102, the Patent Office bears the burden of presenting at least a *prima facie* case of

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<sup>1</sup> As Applicant’s remarks with respect to the Examiner’s rejections are sufficient to overcome these rejections, Applicant’s silence as to assertions by the Examiner in the Office Action or certain requirements that may be applicable to such rejections (e.g., assertions regarding dependent claims, whether a reference constitutes prior art, whether references are legally combinable for obviousness purposes) is not a concession by Applicant that such assertions are accurate or such requirements have been met, and Applicant reserves the right to analyze and dispute such in the future.

anticipation. As stated in MPEP § 2131, “[a] claim is anticipated only if each and every element as set forth in the claim is found, either expressly or inherently described, in a single prior art reference.” Verdegaal Bros. v. Union Oil Co. of California, 2 USPQ2d 1051, 1053 (Fed. Cir. 1987).

Regarding claim 1, Anderson does not disclose, *inter alia*, “A system for routing and processing insurance related data, the system comprising: a raw data database electronically storing insurance application related documents; a rules engine that converts the documents into at least one data element having a common format; the rules engine determines whether each of the at least one data element has been fully validated as clean data; the clean data is stored in an operational database for use in application processing; the rules engine generates an exception task if it is determined that at least one data element is not clean; and the rules engine receives a resolution to the exception task, thereby enabling validation of the at least one data element.” (Emphasis added).

Paragraph [0017] of US 2005/0182666 provides exemplary support for the claimed “rules engine that converts the documents into at least one data element having a common format” limitation. For example, this paragraph discloses that the data in the raw data database is converted into XML, e.g., a common format. The Office Action asserts that Figure 4A steps 602-606 of Anderson discloses this limitation. *Office Action*, p. 3. The specification recites that:

Reference to FIG. 4A will illustrate the process 86A carried out in the forms definition processor 86. Step 600 begins the forms definition process 86A. Step 602 defines a new folder for forms which will be in the same form class and which will draw from the same group of specified field types.

Step 604 of FIG. 4A inputs the name of a new folder, for example, “Insurance Claim Process.” Then step 606 inputs the name of the host application program 556, in the example herein “Insurance Claim Processing.” Then step 608 accesses the field association list 82 from the host computer 34.

*Anderson*, C. 10, ll. 31-42. Steps 602-606 do not disclose “a rules engine that converts the documents into at least one data element having a common format.” This recited section, is not converting a data element. At most, *Anderson* discloses creating folders. Creating a folder is not converting a data element. Hence, *Anderson* does not disclose each and every element of claim 1 of the present application.

Figure 2 and paragraph [0023] of US 2005/018266 provide exemplary support for the claimed “rule engine determines whether each of the at least one data element has been fully validated as clean data” limitation. Figure 2 illustrates that in step 200 the rules engine validates the raw data, in step 202 the rules engine checks for required information, and in step 204 the rules engine verifies the data format. The Office Action asserts that column 3, lines 24-33 of *Anderson* discloses this limitation. *Office Action*, p. 3. This asserted section recites that:

Services performed by the FAF operating environment program include managing a system of folder groups for digitized document images and related coded data (collectively referred to as objects), by assigning a common index value to the objects which relates them to a particular folder group. Object routing services are also provided by the FAF operating environment program, to enable the transmission of objects to various destinations in the data processing system.

*Anderson*, C. 3, ll. 24-33. This asserted section discloses managing a system of folder groups by assigning common index values to the contents of the folders, as well as object routing. There is no data validation being performed, thus at least one data element is not being validated as clean data. Hence, *Anderson* does not disclose each and every element of claim 1 of the present application.

Paragraph [0024] provides exemplary support for the claimed “clean data is stored in an operational database for use in application processing” limitation. For example, this paragraph discloses that “if the data is proper, then it can move to the clean or operational databases as in

step 108 above.” The Office Action asserts that column 3, lines 24-33 of Anderson discloses this limitation. This asserted section is recited above. Since Anderson does not convert the data elements, nor does it validate the data as clean data, Anderson cannot store the data. Hence, Anderson does not disclose each and every element of claim 1 of the present application.

Regarding independent claims 10, 12, 18, and 19, since these claims contain similar limitations as argued above with respect to independent claim 1, the same arguments apply to these independent claims.

For at least these reasons, independent claims 1, 10, 12, 18, and 19, as well as dependent claims 2-9, 11, 13-17, and 20, are patentable over the applied art. Therefore, the undersigned representative will not address the arguments with respect to 3-9, 11, 14-17, and 20 and reserves the right to address these arguments at a later time. Accordingly, it is respectfully requested that the rejection of claims 1, 3-13, and 14-20 under 35 U.S.C. §102(b) be reconsidered and withdrawn.

**Rejection of Claims 2 and 13 under 35 U.S.C. § 103(a)**

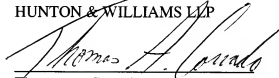
Claims 2 and 13 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over Anderson. As admitted in the Office Action, Anderson, *inter alia*, does not disclose the common format being extensible Markup Language. *Office Action*, p. 10. Rather the Office Action takes official notice for this element. Since claims 2 and 13 are dependent on allowable claims 1 and 12, respectively, these claims are allowable for the same reasons. Accordingly, it is respectfully requested that the rejection of claims 2 and 13 under 35 U.S.C. §103(a) be reconsidered and withdrawn.

**CONCLUSION**

For at least the reasons outlined above, Applicant respectfully asserts that the application is in condition for allowance. Favorable reconsideration and allowance of the claims are respectfully solicited. Should the Examiner believe anything further is desirable in order to place the application in even better condition for allowance, the Examiner is invited to contact Applicant's undersigned representative at the telephone number listed below. For any fees due in connection with filing this Response the Commissioner is hereby authorized to charge the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

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Dated: September 9, 2008

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